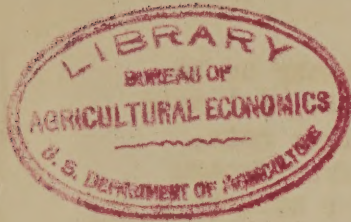


UNITED STATES DEPARTMENT OF AGRICULTURE
AGRICULTURAL ADJUSTMENT ADMINISTRATION

Instructions for State and County Committees
for Determining Eligibility and Completing
Documents for Wheat Loans under the 1938
Wheat Loan Program.

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These instructions should be thoroughly understood and followed by each person working with loans. Farm storage loans are chattel mortgage loans and the loan documents should be submitted direct to the Commodity Credit Corporation. The loan documents must be complete, accurate, properly signed, and filed of record with the proper county official to be acceptable and avoid delay.

No farm storage loans should be made through local lending agencies with the view of such agency selling the note to the Commodity Credit Corporation.

SECTION 1 - Applicants. Producers desiring wheat loans should make application to the county agricultural conservation committee. Committee-men and employees of the county office will explain the program to such applicants and make a determination as to the eligibility of the producer for a loan and a preliminary determination as to the eligibility of his wheat and storage. Sections 3 and 2 of the loan documents (1938 CCC Wheat Forms A and B, respectively, hereinafter referred to as Wheat Forms A and B, and Section 1 of the instructions concerning the making of loans (1938 CCC Wheat Form 1, hereinafter referred to as Wheat Form 1), refer to eligibility and should be understood thoroughly before any determination relating to eligibility is made. In making preliminary determinations, the committee-men should, if the wheat is to be stored on the farm, question the applicant concerning the storage structure in which the wheat is to be stored or which now contains the wheat to ascertain its eligibility. A careful study of the instructions contained herein for preparation of the wheat inspector's work sheet (38-WL-1 hereinafter referred to as the Work Sheet), will enable the committee to make the preliminary determination as to storage structures. It should be determined that the wheat was produced in 1938 by the producer making application. If the above determinations indicate that the producer and his wheat are eligible for a loan, the county committee should instruct an inspector to make an inspection and complete a Work Sheet.

SECTION 2 - Producer Eligibility. An eligible producer is defined in Wheat Form 1 as a producer on whose farm the soil-depleting crop acreage is not in excess of 105 percent of the total soil-depleting acreage allotment for the farm. The county committee shall determine from the information contained in the Farm Report pertaining to the 1938 Agricultural Conservation Program whether the producer is eligible for a loan before the

inspector proceeds to the farm. If the Farm Report for the farm has not been sufficiently completed to make the determination the county committee should make arrangements for such determination.

SECTION 3 - Eligibility of Storage Structure. A bin or granary to be acceptable for storage of wheat as collateral for a loan must, (a) hold the grain without loss of quantity, (b) protect the grain from rain, snow, and ground water, (c) provide reasonable protection from damage by birds, mice, rats, and other animals, (d) be suitable for effective fumigation for the destruction of insects, (f) provide reasonable protection against loss by fire or wind. The storage structure shall be such as is required to properly store wheat in accordance with good storage management in the locality. Information with reference to such structures may be obtained from 38-WHEAT-1 "Wheat Storage in the Ever-Normal Granary."

SECTION 4 - Liens. The inspector will secure from the applicant the names of lienholders having liens in connection with the wheat offered as collateral. These names will be listed in Item 15 of the Work Sheet. If there are no lienholders, the word "none" should be entered.

Prior to the preparation of the Note and Loan documents, the county committee shall check the list of lienholders supplied with the county records to be certain that all existing liens of record in force with respect to the wheat are known. These records are so maintained that once the method of keeping them is explained to a representative of the county association office by the person in charge he will have no difficulty in quickly ascertaining the existence of any liens of record with respect to wheat offered as collateral for a loan. The person checking the records should make a memorandum of liens so that waivers may be secured. It may be practical for the county committee to arrange with the county recording official for a lien abstract. Wheat Forms A and B provide for the listing of lienholders and their waivers. Wheat Form 1 gives this duty to the producer; however, the county committee may be of service and expedite the approval of the loan.

SECTION 5 - Consent for Storage. The producer must secure consent for storage in the case of farm storage loans as provided by Section 11 of Wheat Form A. This may be done at the time the landlord's waiver of lien is secured. If any tenancy, other than that indicated in Wheat Form A exists, such person should also sign the consent for storage.

SECTION 6 - Completion of the Note and Loan Documents. The wheat producer's note and loan documents are to be prepared for signature in the county office. It is necessary that the producer sign Wheat Form A in the county office. It is not necessary that the producer sign Wheat Form B in the county office, but it is necessary that the county office secure the name of the bank or lending agency to whom the producer plans to sell the note if the loan is not to be a direct loan with the Commodity Credit Corporation. As indicated in Wheat Form 1, each loan document is to be assigned a serial number which is to be used in connection with the State and county code numbers. Such serial numbers shall be assigned consecutively,

and should also be entered below the seal number in the upper right-hand corner of the Work Sheet.

Section 1 of Wheat Form A requires (a) legal description of the premises on which the wheat is stored, (b) the seal number(s), (c) number of bushels of wheat used in computing the loan, (d) the grade and class of the wheat, (e) the loan value per bushel, and (f) the amount of the loan. The amount of the loan in dollars must conform to the amount listed in the note. Paragraph (d) Section 3 of Wheat Form A requires a statement as to tenancy.

Section 9 of Wheat Form A provides for signatures, witnesses, and the acknowledgment. Signatures and authorizations should be in accordance with Form ACP-16 "Instructions on Signatures and Authorizations" issued by the Agricultural Adjustment Administration, October 1, 1936.

Section 10 of Wheat Form A provides for the listing of the names of lienholders and their waivers, if any. The names and signatures in this section must be the same as on the recorded liens.

Section 12 of Wheat Form A provides for certification by a member of the county committee for and on behalf of the county committee. After the preparation of Wheat Form A or B, it should be carefully checked to be sure it is complete and proper. If the loan is made on Wheat Form B the warehouse receipt shall be checked to see that it is complete and issued by an approved warehouse.

In no event shall the county committee certify a loan until all loan documents are complete and properly signed.

SECTION 7 - Insurance. There are two types of insurance coverage in connection with the wheat loan program. These coverages are referred to as primary insurance and secondary insurance. The producer must obtain the primary insurance coverage on wheat stored on the farm and evidence of the same in the form of a complete certificate of insurance. The secondary insurance refers to the blanket policy issued to the Commodity Credit Corporation to protect it with reference to any errors or omissions in the primary insurance coverage (Example: Failure of primary insurance company to pay loss), and also against loss on account of theft, conversion, and certain other risks not covered by the primary insurance carried by producers. The cost of this insurance will be added as a charge to the amount of the loan at the time the loan is paid. The rate of this insurance is _____ per \$100 per month on a daily average balance of loans carried by the Commodity Credit Corporation. The charge made to the borrower is only for that time that his note is held by the Commodity Credit Corporation. Banks and other lending agencies desirous of this type of insurance on wheat stored in warehouses in addition to the insurance furnished by the warehouseman may obtain such insurance under the Commodity Credit Corporation's blanket policy by negotiating directly with the Commodity Credit Corporation. The county committee should explain to local lending agencies that they assume the risks incidental to losses covered by this type of

insurance while the paper is in their hands. Therefore, it is desirable that they procure coverage under the Commodity Credit Corporation blanket policy.

SECTION 8 - Transmittal of Loan Documents. In the event the wheat is stored on the farm it will be necessary that Wheat Form A, duly stamped by the proper county recording official, be transmitted direct to the office of the Reconstruction Finance Corporation serving the area, together with the producer's letter of transmittal (1938 CCC Wheat Form C) and the insurance certificate. A wheat Form C should also accompany the loan documents for each loan made on Wheat Form B. Wheat Form C will be prepared in the office of the county committee. This letter of transmittal is for the purpose of identifying the person transmitting the note and loan document and to advise the Commodity Credit Corporation or lending agency to whom the proceeds of the loan shall be paid. All farm storage loans must be made direct to the Commodity Credit Corporation.

SECTION 9 - Record of Certifications. A summary record of all certifications made by the county committee recommending producers for wheat loans will be maintained on a form entitled "County Committee Report of Wheat Loans Certified." This form is to be prepared in triplicate, one copy to be retained in the county office, one copy to be sent to the State committee, and one copy to the office of the Regional Director, Washington, D. C. These copies are to be forwarded to the above office on the 1st and 16th days of each month during the loan period.

SECTION 10 - Determination of the Amount of the Loan. Space is provided for computations to be made in the county office at the bottom of the Work Sheet. The amount of the loan shall be determined in accordance with Section 6 of Wheat Form 1. All calculations made in arriving at Items 12, 13, and 14 of the Work Sheet should be recomputed in the county office.

The number of cubic feet of wheat, as indicated in Item 14 of the Work Sheet, should be divided by 1.25 or multiplied by 0.8, either of which will give the number of bushels of wheat if the test weight is 60 pounds per bushel. If the test weight per bushel is 60 pounds or more, the entry in Item 14 will be carried forward to Item 19 and Item 21.

Item 20. In case the test weight is less than 60 pounds per bushel, the appropriate adjustment factor provided in Section 5 of Wheat Form 1 should be inserted in Item 20.

Item 21. This item is the result obtained by multiplying the number of bushels shown in Item 19 by the factor in Item 20.

Item 22. Percent of dockage, if any, as shown by the Grade Determination should be added to the 5 percent safety margin.

Item 23. This item is the result obtained by multiplying Item 22 by Item 21.

Item 24. This item is Item 21 minus Item 23, and is the net number of bushels of wheat to be entered in Wheat Form A, Section 1.

SECTION 11 - Loans Secured by Approved Warehouse Receipts. The above procedure, where applicable, shall apply with reference to determining the eligibility of producers and completing loan documents for loans upon wheat stored in approved warehouses. In order that a warehouse be approved, the warehouseman must have executed 1938 CCC Wheat Form H "Terminal Warehouse Agreement" or 1938 CCC Wheat Form J "County Warehouse Agreement" whichever is applicable. A list of approved warehouses may be secured from the State office. A producer desiring a loan upon wheat stored in an approved warehouse, shall make application for such loan to the county committee, and shall offer as evidence of his ownership of the wheat, an approved warehouse receipt. Records of certification of loans upon wheat stored in approved warehouses shall be kept with the records pertaining to loans made upon wheat stored on the farm, and shall be included in reports submitted to the State committee, and to the Regional Director's office.

SECTION 12 - Commodity Credit Corporation Instructions. The following instructions are issued at the request of Commodity Credit Corporation to advise the county committees as to the requirements of the Corporation for the execution, delivery and filing or recording of chattel mortgages in each State covering wheat stored on the farm and inspected and sealed under the authority of the committees. At a later date instructions will be issued in regard to the taking of possession of mortgaged wheat and the release of chattel mortgages.

Since the loans will be administered by Commodity Credit Corporation through the loan agencies of the Reconstruction Finance Corporation, each county committee is requested to forward any inquiries regarding the execution and filing of notes and mortgages to the respective loan agency of Reconstruction Finance Corporation serving the district in which the committee is situated. All notes and chattel mortgages must also be forwarded to such loan agency for approval and disbursement of funds. The certification of true copy must be completed on the duplicate copy of all mortgages filed for record except in the State of Idaho. Prior to disbursement, the receipts of the Recorder, Register of Deeds, County Clerk, Auditor, or similar county official, must be completed and executed on the original mortgage to indicate the date of filing or recordation. In those instances in which chattel mortgages must be filed in both the county in which the mortgagor resides and in the county in which the wheat is stored, the triplicate copy of the mortgage must be used for this purpose and an additional receipt for the county official typed or stamped on the original mortgage. Except where required for filing, the triplicate copy of the mortgage should be delivered to the mortgagor. In case the triplicate copy is used for filing, the mortgagor should be given a copy of the mortgage which may be completed on any one copy of the form. Each mortgage must be limited to wheat stored in the same county and a separate mortgage completed for wheat stored on each quarter section. In States in which acknowledgments or affidavits are required, all copies should be completed in full. Unless acknowledged, all mortgages must be executed in the presence of one witness, except as stated otherwise.

All documents must be carefully examined as to compliance with the following requirements:

ILLINOIS

The mortgage must be executed and acknowledged by the mortgagor. The duplicate copy must be filed for record within ten days from the date of execution in the office of the Recorder of Deeds of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of Deeds of the county in which the wheat is stored. Commodity Credit Corporation will not accept any note secured by mortgage filed for record later than ten days after the date of the note and mortgage.

INDIANA

The mortgage must be executed and acknowledged by the mortgagor. The original mortgage must be recorded within ten days from the date of execution in the office of the Recorder of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of the county in which the wheat is stored. Commodity Credit Corporation will not accept any note secured by mortgage recorded later than ten days after the date of the note and mortgage.

IOWA

The mortgage must be executed and acknowledged by the mortgagor and spouse. The duplicate copy must be filed for record in the office of the Recorder of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of the county in which the wheat is stored.

MICHIGAN

The mortgage must be executed by the mortgagor. The Mortgagor's Affidavit of Good Faith and Receipt on such mortgage must be completed by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored. If the mortgagor resides in another county within the State, the triplicate copy of the mortgage must be certified as a true copy and filed for record in the office of the Register of Deeds of such county.

MINNESOTA

The mortgage must be executed by the mortgagor in the presence of two witnesses and duly acknowledged. The Mortgagor's Affidavit of Good Faith and Receipt must be completed by the mortgagor, and the Mortgagee's Affidavit of Good Faith must be completed by a member of the county committee, as agent of Commodity Credit Corporation. The duplicate copy of the mortgage must be filed for record in the office of the Clerk or Recorder of the municipality in which the mortgagor resides (or in the office of the Register of Deeds if the mortgagor resides outside a municipality), or

if a non-resident of the State, in the office of the Register of Deeds of the county in which the wheat is stored.

MISSOURI

The mortgage must be executed and acknowledged by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the Recorder of Deeds of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of Deeds of the county in which the wheat is stored.

NEBRASKA

The mortgage must be executed by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the County Clerk of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the County Clerk of the county in which the wheat is stored.

OHIO

The mortgage must be executed by the mortgagor. The Mortgagee's Affidavit of Good Faith must be completed by a member of the committee, as agent of Commodity Credit Corporation. The duplicate copy must be filed in the office of the County Recorder of the county in which the mortgagor resides or, if a non-resident of the State, in the office of the County Recorder of the county in which the wheat is stored.

SOUTH DAKOTA

The chattel mortgage must be executed by the mortgagor, either in the presence of two witnesses, or it may be acknowledged before an officer authorized to take acknowledgements. The Mortgagor's Affidavit of Good Faith and receipt must be completed. The duplicate copy must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored.

WISCONSIN

The mortgage must be executed by the mortgagor and spouse in the presence of two witnesses. The duplicate copy of the mortgage must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored.

PART II

INSTRUCTIONS FOR INSPECTORS, PREPARATION OF WORK SHEETS, AND THE TAKING OF REPRESENTATIVE SAMPLES.

The inspector will proceed with the completion of the Work Sheet in accordance with the instructions contained herein, the taking of a representative sample of the wheat, and the mailing of the franked and addressed moisture-proof containers used to ship representative samples of wheat to the State office. A supply of work sheets signed by the chairman of the county committee or secretary of the county association should be in the possession of each inspector in order that the inspector may place the sample in the mail for transmission to the State office without returning to the county office.

PREPARATION OF WORK SHEET

Inspectors shall follow these instructions in making inspections of and classifying the various parts of a granary structure, taking wheat measurements, and recording of such data on the Work Sheet. Inspectors should suggest to producers whose granaries do not conform to the requirements, the repairs or improvements necessary to meet the requirements. A work sheet must be completed for each bin of wheat offered as collateral for a loan.

GENERAL INFORMATION

Indicate by check mark (✓) where possible.

Item 1. Print the borrower's name as it is to appear on the Note and Loan documents. The borrower's address must be given. Indicate whether owner or tenant by striking the word not applicable.

Item 2. Give the distance and general direction from the nearest city or town and the legal description of the property upon which the granary is located.

Item 3. A separate structure especially constructed for grain storage is desirable. Such structures usually offer more protection from rodents, and ordinarily the fire hazard is not so great.

Storage of wheat in a building designed for another purpose is generally objectionable. A bin built in livestock quarters where the wheat may absorb moisture or odors should not be accepted.

Granaries built as a part of machine sheds and other buildings which do not house livestock may be acceptable. Extra precaution should be taken by the producer to protect the wheat in such granaries from rodents.

If the granary is not a part of the farmstead group and is in an isolated location, extra precaution should be taken by the producer to prevent theft of the wheat collateral.

Granaries located on river or creek bottom land, subject to overflow, are not suitable storage structures for storage of wheat on which loans are desired and should not be sealed for that purpose.

Indicate what kind of structure, if any, the bin is located in; the number of feet the structure is from the nearest building; whether the storage structure is a part of the farmstead group, and whether the land on which the structure is located is subject to overflow.

CONSTRUCTION OF BIN OR GRANARY

Item 4. A bin or granary to be acceptable for a loan must, (1) hold the grain without loss of quantity; (2) protect the grain from rain, snow, and ground water; (3) provide reasonable protection from damage by birds, mice, rats, and other animals; (4) be adapted to fumigation for destruction of insects, and (5) provide reasonable protection against loss by fire or wind. Bins which do not meet these requirements can often be made acceptable by repairing or rebuilding at a reasonable cost.

Item 5. A good foundation is very essential to the life and usefulness of a granary. One of the most satisfactory types of foundation is a concrete wall extending below the frost line in the ground and above the ground level at least 18 inches. Concrete piers, stone walls, and stone piers may serve satisfactorily for small granaries but may settle unevenly when overloaded, thereby causing the building to break open and deteriorate rapidly. Wood sills and piers are frequently used for small granaries but are always subject to rapid decay, and granaries with this type of foundation should not be sealed for a loan if the sills and piers are in a condition which would make the storage of wheat hazardous. A continuous foundation wall supporting a wooden floor should have screened openings for ventilation.

Item 6. Solid concrete floors should extend at least 12 inches above the ground level. Low, concrete floors are not desirable in that they may become wet and cause the wheat in the bottom of the bin to spoil. Such floors should be covered with board overlays on wood joists, and the space between the concrete and the board floor left open to allow ventilation, and the openings screened to keep out rodents.

Steel granaries are frequently constructed with metal floors. Such floors should be at least 8 inches above the ground. A good precaution before filling such granaries with wheat is to lay a board floor on the metal in order to prevent the wheat in the bottom of the granary from spoiling.

Item 7. Granary walls must be tight. Preferred construction for frame bins is with two thicknesses of material on the outside of the studs, with a layer of good paper between. Single walls of plain boards may be made weather-tight by applying building paper and an additional layer of siding or by lining of matched boards on the inside of the studs, starting 4 inches above the floor. All holes where rodents may enter should be blocked. In case a structurally sound wall cannot be made

practically gas-tight without undue expense, it should be lined with a strong grade of odorless paper. Masonry walls should be thoroughly pointed up and waterproofed to prevent rain driving through. Unless the wall is dry, it should be furred and lined with matched lumber or plywood with an opening at the bottom for cleaning. Metal bins or granaries should be thoroughly examined for loose or missing bolts; all joints must be tightly drawn.

Item 8. The inspector should see that the roof is tight, substantial, and well nailed. Rollroofing is subject to wind destruction and is ordinarily not satisfactory as a covering for a permanent roof.

Item 9. All doors and windows must be weatherproof and safe against leakage of grain. The main entrance to the bin should be fitted with safety hasp for locking. All other openings should be fastened inside or nailed shut. All doors and openings in contact with the wheat should be tight enough to hold fumigating gases. Unless practically air-tight, they should be covered inside with tough, odorless, paper overlapping the opening. If there is storage space above the bin, a tight ceiling should be provided to protect the grain from foreign material.

Item 10. Examination should be made of each sample as taken to determine if the wheat in any part of the bin is heating. The sample should also be examined for smut, mustiness or any other odor. The sampling cloth should be checked carefully after wheat is removed for weevil or other insects.

If the inspector finds any evidence of heating, smut, garlic, mustiness, or other undesirable condition, he should so state in his remarks, and give the extent of such undesirable condition.

MEASUREMENTS AND QUANTITY DETERMINATION

Item 11. All figures listed under this item must be actual measurements, not estimates. The measurements of the wheat must be inside bin measurements and must be taken very carefully. Before measuring the height of the wheat, the inspector should insist that the wheat be leveled off evenly and the inspector should chalk mark the wheat line on the inside of the bin. Extreme care should be taken in measuring the diameter of a round bin or granary. The inspector should get inside on top of the wheat to measure the inside diameter of the bin or granary and the outside diameter of the ventilator, if any.

Item 12. The volume of a rectangular bin or granary is computed by multiplying the width by the length by the height, which gives the cubic feet.

The volume of a round bin or granary is computed by multiplying .7854 (one-fourth of pi 3.1416) times the square of the inside diameter and multiplying the product by the average depth of the wheat. (Formula $.7854 \times D^2 \times H = \text{cubic feet}$). If the bin or granary has a round ventilator, the square of the outside diameter of the ventilator should be deducted

from the square of the inside diameter of the bin before multiplying. (Formula $.7854 \times (D^2 - d^2) \times H = \text{cubic feet}$), or the volume of the bin and ventilator may be computed separately using the first formula, then subtracting the volume of the ventilator from the volume of the bin.

Item 13. Where bins or granaries of any type contain chutes, ventilators, stud, crossties, etc., (Not including ventilators referred to in Item 12) which take up space included in the overall measurements of the wheat, careful measurements should be taken and the total volume in cubic feet should be shown in item 13.

Item 14. Deduct item 13 from item 12. The result is the volume of stored wheat in cubic feet. These items may be transferred to bushels by merely dividing the number of cubic feet by 1.25, or multiplying by 0.8, either of which will give the result in bushels of wheat of 60 pounds test weight. If determined by weight, a bushel shall be sixty (60) pounds of clean wheat, free of dockage.

Item 15. List the names of all lienholders.

Item 16. If the producer is a tenant indicate the date of the expiration of his lease.

Item 17. If the producer is a tenant indicate the landlord's name and address.

Item 18. Indicate the delivery point at which the producer agrees to deliver the wheat in case the loan is called.

Item 19. If the inspector believes the collateral and storage structure are acceptable for a loan he should close the bin and attach the official seal thereon before leaving the premises.

At the time the inspector attaches the seal to the bin or granary he should place a number upon the seal in the space provided therefor and enter the same number in the space provided in the upper right-hand corner of the Work Sheet. He should then sign the certification provided on the Work Sheet and forward both copies of the work sheet with the sample to the State office.

The space for determination of moisture, grade, class, subclass, and weight are for the use of the State office.

Taking Representative Sample.

The taking of a representative sample is the most important part of the inspector's work. The county committee will supply the inspector with an approved grain probe, and a 66" x 30" sampling cloth for taking the wheat samples. The inspector must get in on top of the wheat and take samples from at least five places in the bin, being careful in each instance to thrust the probe to the full depth of the wheat. If the wheat is over five feet in depth, it may be necessary

to shovel aside some of the wheat in order that the probe may be thrust to the bottom of the bin.

The wheat samples from each probe must be carefully emptied on the sampling cloth in parallel lines so that each portion may be examined. If the inspector finds the wheat is heating, infested with insects or otherwise obviously below the grade requirements, he shall immediately withhold recommendation of the collateral for a loan, and so inform the producer. The producer may fumigate, turn, clean, or otherwise condition such wheat so that it may be in acceptable condition at a later date.

If the wheat appears to be eligible for a loan, the inspector should, at once, thoroughly blend the various samples of wheat taken from the bin and a representative sample of this mixture shall be placed in the moisture-proof container and shipping bag supplied by the county committee. The total weight of the wheat sample and container must not exceed four pounds, which is the franking limit under Postal Regulations.

The Work Sheets should be inserted between the inner cellophane envelope containing the moisture sample and the Kraft envelope so that the forms will not absorb moisture from or impart moisture to the sample. The Kraft envelope containing the moisture sample should be placed inside of the canvas shipping bag, together with the remainder of the sample. Samples of wheat must be mailed the same day they are obtained.

AUG 11 1938
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UNITED STATES DEPARTMENT OF AGRICULTURE
AGRICULTURAL ADJUSTMENT ADMINISTRATION
WASHINGTON, D. C.



Instructions for State and County Committees
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Documents for Wheat Loans under the 1938
Wheat Loan Program.

PART I

These instructions are issued in accordance with the provisions of Commodity Loan Regulations No. 1 and should be thoroughly understood and followed by each person working with loans. Farm storage loans are chattel mortgage loans and the loan documents should be submitted direct to the Commodity Credit Corporation. The loan documents must be complete, accurate, properly signed, and filed of record with the proper county official to be acceptable and avoid delay.

No farm storage loans should be made through local lending agencies with the view of such agency selling the note to the Commodity Credit Corporation.

SECTION 1 - Applicants. Producers desiring wheat loans should make application to the county agricultural conservation committee. Committeemen and employees of the county office will explain the program to such applicants and make a determination as to the eligibility of the producer for a loan and a preliminary determination as to the eligibility of his wheat and storage. Sections 3 and 2 of the loan documents (1938 CCC Wheat Forms A and B, respectively, hereinafter referred to as Wheat Forms A and B, and Section 1 of the instructions concerning the making of loans (1938 CCC Wheat Form 1, hereinafter referred to as Wheat Form 1), refer to eligibility and should be understood thoroughly before any determination relating to eligibility is made. In making preliminary determinations, the committeemen should, if the wheat is to be stored on the farm, question the applicant concerning the storage structure in which the wheat is to be stored or which now contains the wheat to ascertain its eligibility. A careful study of the instructions contained herein for preparation of the wheat inspector's work sheet (38-WL-1 hereinafter referred to as the Work Sheet), will enable the committee to make the preliminary determination as to storage structures. It should be determined that the wheat was produced in 1938 by the producer making application. If the above determinations indicate that the producer and his wheat are eligible for a loan, the county committee should instruct an inspector to make an inspection and complete a Work Sheet.

SECTION 2 - Producer Eligibility. An eligible producer is defined in Wheat Form 1 as a producer on whose farm the soil-depleting crop acreage is not in excess of 105 percent of the total soil-depleting acreage allotment for the farm. The county committee shall determine from the information contained in the Farm Report pertaining to the 1938 Agricultural Conservation Program whether the producer is eligible for a loan before the

inspector proceeds to the farm. If the Farm Report for the farm has not been sufficiently completed to make the determination the county committee should make arrangements for such determination.

SECTION 3 - Eligibility of Storage Structure. A bin or granary to be acceptable for storage of wheat as collateral for a loan must, (a) hold the grain without loss of quantity, (b) protect the grain from rain, snow, and ground water, (c) provide reasonable protection from damage by birds, mice, rats, and other animals, (d) be suitable for effective fumigation for the destruction of insects, (f) provide reasonable protection against loss by fire or wind. The storage structure shall be such as is required to properly store wheat in accordance with good storage management in the locality. Information with reference to such structures may be obtained from 38-WHEAT-1 "Wheat Storage in the Ever-Normal Granary."

SECTION 4 - Liens. The inspector will secure from the applicant the names of lienholders having liens in connection with the wheat offered as collateral. These names will be listed in Item 15 of the Work Sheet. If there are no lienholders, the word "none" should be entered.

Prior to the preparation of the Note and Loan documents, the county committee shall check the list of lienholders supplied with the county records to be certain that all existing liens of record in force with respect to the wheat are known. These records are so maintained that once the method of keeping them is explained to a representative of the county association office by the person in charge he will have no difficulty in quickly ascertaining the existence of any liens of record with respect to wheat offered as collateral for a loan. The person checking the records should make a memorandum of liens so that waivers may be secured. It may be practical for the county committee to arrange with the county recording official for a lien abstract. Wheat Forms A and B provide for the listing of lien-holders and their waivers. Wheat Form 1 gives this duty to the producer; however, the county committee may be of service and expedite the approval of the loan.

SECTION 5 - Consent for Storage. The producer must secure consent for storage in the case of farm storage loans as provided by Section 11 of Wheat Form A. This may done at the time the landlord's waiver of lien is secured. If any tenancy, other than that indicated in Wheat Form A exists, such person should also sign the consent for storage.

SECTION 6 - Completion of the Note and Loan Documents. The wheat producer's note and loan documents are to be prepared for signature in the county office. It is necessary that the producer sign Wheat Form A in the county office. It is not necessary that the producer sign Wheat Form B in the county office, but it is necessary that the county office secure the name of the bank or lending agency to whom the producer plans to sell the note if the loan is not to be a direct loan with the Commodity Credit Corporation. As indicated in Wheat Form 1, each loan document is to be assigned a serial number which is to be used in connection with the State and county code numbers. Such serial numbers shall be assigned consecutively, and should also be entered below the seal number in the upper right-hand corner of the Work Sheet.

Section 1 of Wheat Form A requires the legal description of the premises on which the wheat is stored, and (a) the seal number(s), (b) the grade and class of the wheat, (c) degree of smut or garlic, (d) the loan value per bushel, (e) net number of bushels of wheat used in computing the loan, and (f) the amount of the loan. The amount of the loan in dollars must conform to the amount listed in the note.

Section 3, paragraph (c) of Wheat Form A requires a statement as to tenancy.

Section 5 of Wheat Form A requires the designation of a local shipping point.

Section 9 of Wheat Form A provides for signatures, witnesses, and the acknowledgment. Signatures and authorizations should be in accordance with Form ACP-16 "Instructions on Signatures and Authorizations" issued by the Agricultural Adjustment Administration, October 1, 1936.

Section 10 of Wheat Form A provides for the listing of the names of lienholders, (if any), and their waivers. The names and signatures in this section must be the same as on the recorded liens.

Section 12 of Wheat Form A provides for certification by a member of the county committee for and on behalf of the county committee.

After the preparation of Wheat Form A or B, it should be carefully checked to be sure it is complete and proper. If the loan is made on Wheat Form B the warehouse receipt shall be checked to see that it is complete and issued by an approved warehouse. In no event shall the county committee certify a loan until all loan documents are complete and properly signed.

SECTION 7 - Insurance. There are two types of insurance coverage in connection with the wheat loan program. These coverages are referred to as primary insurance and secondary insurance. The producer must obtain the primary insurance, as indicated on Page 4 of Wheat Form 1, on wheat stored on the farm and evidence of the same in the form of a complete certificate of insurance. The secondary insurance refers to the blanket policy issued to the Commodity Credit Corporation to protect it with reference to any errors or omissions in the primary insurance coverage (Example: Failure of primary insurance company to pay loss), and also against loss on account of theft, conversion, and certain other risks not covered by the primary insurance carried by producers. The cost of this insurance will be added as a charge to the amount of the loan at the time the loan is paid. The rate of this insurance is nine tenths of one cent per \$100 per month on a daily average balance of loans carried by the Commodity Credit Corporation. The charge made to the borrower is only for that time that his note is held by the Commodity Credit Corporation. Banks and other lending agencies desirous of this type of insurance on wheat stored in warehouses in addition to the insurance furnished by the warehouseman may obtain such insurance under the Commodity Credit Corporation's blanket policy by negotiating directly with

the Commodity Credit Corporation. The county committee should explain to local lending agencies that they assume the risks incidental to losses covered by this type of insurance while the paper is in their hands. Therefore, it is desirable that they procure coverage under the Commodity Credit Corporation blanket policy.

SECTION 8 - Transmittal of Loan Documents. In the event the wheat is stored on the farm it will be necessary that Wheat Form A, duly stamped by the proper county recording official, be transmitted direct to the office of the Reconstruction Finance Corporation serving the area, together with the producer's letter of transmittal (1938 CCC Wheat Form C) and the insurance certificate. A wheat Form C should also accompany the loan documents for each loan made on Wheat Form B. Wheat Form C will be prepared in the office of the county committee. This letter of transmittal is for the purpose of identifying the person transmitting the note and loan document and to advise the Commodity Credit Corporation or lending agency to whom the proceeds of the loan shall be paid. All farm storage loans must be made direct to the Commodity Credit Corporation.

SECTION 9 - Record of Certifications. A summary record of all certifications made by the county committee recommending producers for wheat loans will be maintained on a form entitled "County Committee Report of Wheat Loans Certified." This form will be supplied by the North Central Division and is to be prepared in triplicate, one copy to be retained in the county office, one copy to be sent to the State committee, and one copy to the office of the Regional Director, Washington, D. C. These copies are to be forwarded to the above office on the 1st and 16th days of each month during the loan period.

SECTION 10 - Determination of the Amount of the Loan. Space is provided for computations to be made in the county office at the bottom of the Work Sheet. The amount of the loan shall be determined in accordance with Sections 3 to 6, of Wheat Form 1, inclusive. The deduction for smutty or garlicky wheat shall be eight cents (.08) and not eighteen (.18) as indicated in Section 4 of Wheat Form 1. All calculations made in arriving at Items 12, 13, and 14 of the Work Sheet should be recomputed in the county office.

The number of cubic feet of wheat, as indicated in Item 14 of the Work Sheet, should be divided by 1.25 or multiplied by 0.8, either of which will give the number of bushels of wheat if the test weight is 60 pounds per bushel. If the test weight per bushel is 60 pounds or more, the entry in Item 14 will be carried forward to Item 19 and Item 21.

Item 20. In case the test weight is less than 60 pounds per bushel, the appropriate adjustment factor provided in Section 6 of Wheat Form 1 should be inserted in Item 20.

Item 21. This item is the result obtained by multiplying the number of bushels shown in Item 19 by the factor in Item 20.

Item 22. Percent of dockage, if any, as shown by the Grade Determination should be added to the 5 percent safety margin.

Item 23. This item is the result obtained by multiplying Item 22 by Item 21.

Item 24. This item is Item 21 minus Item 23, and is the net number of bushels of wheat to be entered in Wheat Form A, Section 1.

SECTION 11 - Loans Secured by Approved Warehouses Receipts. The above procedure, where applicable, shall apply with reference to determining the eligibility of producers and completing loan documents for loans upon wheat stored in approved warehouses. In order that a warehouse be approved, the warehousemen must have executed 1938 CCC Wheat Form H "Terminal Warehouse Agreement" or 1938 CCC Wheat Form J "Country Warehouse Agreement" whichever is applicable. A list of approved warehouses may be secured from the State office. A producer desiring a loan upon wheat stored in an approved warehouse, shall make application for such loan to the county committee, and shall offer as evidence of his ownership of the wheat, an approved warehouse receipt. Records of certification of loans upon wheat stored in approved warehouses shall be kept with the records pertaining to loans made upon wheat stored on the farm, and shall be included in reports submitted to the State committee, and to the Regional Director's office.

SECTION 12 - Commodity Credit Corporation Instructions. The following instructions are issued at the request of Commodity Credit Corporation to advise the county committees as to the requirements of the Corporation for the execution, delivery and filing or recording of chattel mortgages in each State covering wheat stored on the farm and inspected and sealed under the authority of the committees. At a later date instructions will be issued in regard to the taking of possession of mortgaged wheat and the release of chattel mortgages.

Since the loans will be administered by Commodity Credit Corporation through the loan agencies of the Reconstruction Finance Corporation, each county committee is requested to forward any inquiries regarding the execution and filing of notes and mortgages to the respective loan agency of Reconstruction Finance Corporation serving the district in which the committee is situated. All notes and chattel mortgages must also be forwarded to such loan agency for approval and disbursement of funds. The certification of true copy must be completed on the duplicate copy of all mortgages filed for record except in the State of Idaho. Prior to disbursement, the receipts of the Recorder, Register of Deeds, County Clerk, Auditor, or similar county official, must be completed and executed on the original mortgage to indicate the date of filing or recordation. In those instances in which chattel mortgages must be filed in both the county in which the mortgagor resides and in the county in which the wheat is stored, the triplicate copy of the mortgage must be used for this purpose and an additional receipt for the county official typed or stamped on the original mortgage. Except where required for filing, the triplicate copy of the mortgage should be delivered to the mortgagor. In case the triplicate copy is used for filing, the mortgagor should be given a copy of the mortgage which may be completed on any one copy of the form. Each mort-

gage must be limited to wheat stored in the same county and a separate mortgage completed for wheat stored on each quarter section. In States in which acknowledgments or affidavits are required, all copies should be completed in full. Unless acknowledged, all mortgages must be executed in the presence of one witness, except as stated otherwise.

All documents must be carefully examined as to compliance with the following requirements:

ILLINOIS

The mortgage must be executed and acknowledged by the mortgagor. The duplicate copy must be filed for record within ten days from the date of execution in the office of the Recorder of Deeds of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of Deeds of the county in which the wheat is stored. Commodity Credit Corporation will not accept any note secured by mortgage filed for record later than ten days after the date of the note and mortgage.

INDIANA

The mortgage must be executed and acknowledged by the mortgagor. The original mortgage must be recorded within ten days from the date of execution in the office of the Recorder of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of the county in which the wheat is stored. Commodity Credit Corporation will not accept any note secured by mortgage recorded later than ten days after the date of the note and mortgage.

IOWA

The mortgage must be executed and acknowledged by the mortgagor and spouse. The duplicate copy must be filed for record in the office of the Recorder of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of the county in which the wheat is stored.

MICHIGAN

The mortgage must be executed by the mortgagor. The Mortgagor's Affidavit of Good Faith and Receipt on such mortgage must be completed by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored. If the mortgagor resides in another county within the State, the triplicate copy of the mortgage must be certified as a true copy and filed for record in the office of the Register of Deeds of such county.

MINNESOTA

The mortgage must be executed by the mortgagor in the presence

of two witnesses and duly acknowledged. The Mortgagor's Affidavit of Good Faith and Receipt must be completed by the mortgagor, and the Mortgagee's Affidavit of Good Faith must be completed by a member of the county committee, as agent of Commodity Credit Corporation. The duplicate copy of the mortgage must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored, except that if the mortgagor resides in a city of the first class, the duplicate copy must be filed for record in the office of the Clerk or Recorder of the municipality.

MISSOURI

The mortgage must be executed and acknowledged by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the Recorder of Deeds of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the Recorder of Deeds of the county in which the wheat is stored.

NEBRASKA

The mortgage must be executed by the mortgagor. The duplicate copy of the mortgage must be filed for record in the office of the County Clerk of the county in which the mortgagor resides, or if a non-resident of the State, in the office of the County Clerk of the county in which the wheat is stored.

OHIO

The mortgage must be executed by the mortgagor. The Mortgagee's Affidavit of Good Faith must be completed by a member of the committee, as agent of Commodity Credit Corporation. The duplicate copy must be filed in the office of the County Recorder of the County in which the mortgagor resides or, if a non-resident of the State, in the office of the County Recorder of the county in which the wheat is stored.

SOUTH DAKOTA

The chattel mortgage must be executed by the mortgagor, either in the presence of two witnesses, or it may be acknowledged before an officer authorized to take acknowledgements. The Mortgagor's Affidavit of Good Faith and Receipt must be completed. The duplicate copy must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored.

WISCONSIN

The mortgage must be executed by the mortgagor and spouse in the presence of two witnesses. The duplicate copy of the mortgage must be filed for record in the office of the Register of Deeds of the county in which the wheat is stored.

PART II

INSTRUCTIONS FOR INSPECTORS

In accordance with the instructions contained herein, the inspector will proceed with the completion of the Work Sheet, the taking of a representative sample of the wheat, and the mailing of the franked and addressed moisture-proof containers used to ship representative samples of wheat to the State office. A work sheet signed by the chairman of the county committee or secretary of the county association for each bin to be inspected should be in the possession of the inspector in order that the inspector may place the sample in the mail for transmission to the State office without returning to the county office.

PREPARATION OF WORK SHEET

Inspectors shall follow these instructions in making inspections of and classifying the various parts of a granary structure, taking wheat measurements, and recording of such data on the Work Sheet. Inspectors should suggest to producers whose granaries do not conform to the requirements, the repairs or improvements necessary to meet the requirements. A work sheet must be completed for each bin of wheat offered as collateral for a loan, including any that may be rejected.

GENERAL INFORMATION

Indicate by check mark (✓) where possible.

Item 1. Print the borrower's name as it is to appear on the Note and Loan documents. The borrower's address must be given. Indicate whether owner or tenant by striking the word not applicable.

Item 2. Give the distance and general direction from the nearest city or town and the legal description of the property upon which the granary is located.

Item 3. A separate structure especially constructed for grain storage is desirable. Such structures usually offer more protection from rodents, and ordinarily the fire hazard is not so great.

Storage of wheat in a building designed for another purpose is generally objectionable. A bin built in livestock quarters where the wheat may absorb moisture or odors should not be accepted.

Granaries built as a part of machine sheds and other buildings which do not house livestock may be acceptable. Extra precaution should be taken by the producer to protect the wheat in such granaries from rodents.

If the granary is not a part of the farmstead group and is in an isolated location, extra precaution should be taken by the producer to prevent theft of the wheat collateral.

Granaries located on river or creek bottom land, subject to overflow, are not suitable storage structures for storage of wheat on which loans are desired and should not be sealed for that purpose.

Indicate what kind of structure, if any, the bin is located in; the number of feet the structure is from the nearest building; whether the storage structure is a part of the farmstead group, and whether the land on which the structure is located is subject to overflow.

CONSTRUCTION OF BIN OR GRANARY

Item 4. A bin or granary to be acceptable for a loan must, (1) hold the grain without loss of quantity; (2) protect the grain from rain, snow, and ground water; (3) provide reasonable protection from damage by birds, mice, rats and other animals; (4) be adapted to fumigation for destruction of insects, and (5) provide reasonable protection against loss by fire or wind. Bins which do not meet these requirements can often be made acceptable by repairing or rebuilding at a reasonable cost.

Item 5. A good foundation is very essential to the life and usefulness of a granary. One of the most satisfactory types of foundation is a concrete wall extending below the frost line in the ground and above the ground level at least 18 inches. Concrete piers, stone walls, and stone piers may serve satisfactorily for small granaries but may settle unevenly when overloaded, thereby causing the building to break open and deteriorate rapidly. Wood sills and piers are frequently used for small granaries but are always subject to rapid decay, and granaries with this type of foundation should not be sealed for a loan if the sills and piers are in a condition which would make the storage of wheat hazardous. A continuous foundation wall supporting a wooden floor should have screened openings for ventilation.

Item 6. Solid concrete floors should extend at least 12 inches above the ground level. Low, concrete floors are not desirable in that they may become wet and cause the wheat in the bottom of the bin to spoil. Such floors should be covered with board overlays on wood joists, and the space between the concrete and the board floor left open to allow ventilation, and the openings screened to keep out rodents.

Steel granaries are frequently constructed with metal floors. Such floors should be at least 8 inches above the ground. A good precaution before filling such granaries with wheat is to lay a board floor on the metal in order to prevent the wheat in the bottom of the granary from spoiling.

Item 7. Granary walls must be tight. Preferred construction for frame bins is with two thicknesses of material on the outside of the studs, with a layer of good paper between. Single walls of plain boards may be made weather-tight by applying building paper and an additional layer of siding or by lining of matched boards on the inside of the studs, starting 4 inches above the floor. All holes where rodents may enter should be blocked. In case a structurally sound wall cannot be made practically gas-tight without undue expense, it should be lined with a strong grade of

odorless paper. Masonry walls should be thoroughly pointed up and water-proofed to prevent rain driving through. Unless the wall is dry, it should be furred and lined with matched lumber or plywood with an opening at the bottom for cleaning. Metal bins or granaries should be thoroughly examined for loose or missing bolts; all joints must be tightly drawn.

Item 8. The inspector should see that the roof is tight, substantial, and well nailed. Rollroofing is subject to wind destruction and is ordinarily not satisfactory as a covering for a permanent roof.

Item 9. All doors and windows must be weatherproof and safe against leakage of grain. The main entrance to the bin should be fitted with safety hasp for locking. All other openings should be fastened inside or nailed shut. All doors and openings in contact with the wheat should be tight enough to hold fumigating gases. Unless practically airtight, they should be covered inside with tough, odorless, paper overlapping the opening. If there is storage space above the bin, a tight ceiling should be provided to protect the grain from foreign material.

Item 10. Examination should be made of each sample as taken to determine if the wheat in any part of the bin is heating. The sample should also be examined for smut, mustiness or any other odor. The sampling cloth should be checked carefully after wheat is removed for weevil or other insects.

If the inspector finds any evidence of heating, smut, garlic, mustiness, or other undesirable condition, he should so state in his remarks, and give the extent of such undesirable condition.

MEASUREMENTS AND QUANTITY DETERMINATION

Item 11. All figures listed under this item must be actual measurements, not estimates. The measurements of the wheat must be inside bin measurements and must be taken very carefully. Before measuring the height of the wheat, the inspector should insist that the wheat be leveled off evenly and the inspector should chalk mark the wheat line on the inside of the bin. Extreme care should be taken in measuring the diameter of a round bin or granary. The inspector should get inside on top of the wheat to measure the inside diameter of the bin or granary and the outside diameter of the ventilator, if any.

Item 12. The volume of a rectangular bin or granary is computed by multiplying the width by the length by the height, which gives the cubic feet.

The volume of a round bin or granary is computed by multiplying .7854 (one-fourth of pi 3.1416) times the square of the inside diameter and multiplying the product by the average depth of the wheat. (Formula $.7854 \times D^2 \times H = \text{cubic feet}$). If the bin or granary has a round ventilator, the square of the outside diameter of the ventilator should be deducted from the square of the inside diameter of the bin before multiplying. (Formula $.7854 \times (D^2 - d^2) \times H = \text{cubic feet}$), or the volume of

the bin and ventilator may be computed separately using the first formula, then subtracting the volume of the ventilator from the volume of the bin.

Item 13. Where bins or granaries of any type contain chutes, ventilators, studs, crossties, etc., (not including ventilators referred to in Item 12) which take up space included in the overall measurements of the wheat, careful measurements should be taken and the total volume in cubic feet should be shown in item 13.

Item 14. Deduct item 13 from item 12. The result is the volume of stored wheat in cubic feet. These items may be transferred to bushels by merely dividing the number of cubic feet by 1.25, or multiplying by 0.8, either of which will give the result in bushels of wheat of 60 pounds test weight. If determined by weight, a bushel shall be sixty (60) pounds of clean wheat, free of dockage.

Item 15. List the names of all lienholders.

Item 16. If the producer is a tenant indicate the date of the expiration of his lease.

Item 17. If the producer is a tenant indicate the landlord's name and address.

Item 18. Indicate the delivery point at which the producer agrees to deliver the wheat in case the loan is called.

Item 19. If the inspector believes the collateral and storage structure are acceptable for a loan he should close the bin and attach the official seal thereon before leaving the premises.

At the time the inspector attaches the seal to the bin or granary he should place a number upon the seal in the space provided therefor and enter the same number in the space provided in the upper right-hand corner of the Work Sheet. He should then sign the certification provided on the Work Sheet and forward both copies of the work sheet with the sample to the State office.

The space for determination of moisture, grade, class, subclass, and weight are for the use of the State office.

Taking Representative Sample

The taking of a representative sample is the most important part of the inspector's work. The county committee will supply the inspector with an approved grain probe, and a 66" x 30" sampling cloth for taking the wheat samples. The inspector must get in on top of the wheat and take samples from at least five places in the bin, being careful in each instance to thrust the probe to the full depth of the wheat. If the wheat is over five feet in depth, it may be necessary to shovel aside some of the wheat in order that the probe may be thrust to the bottom of the bin.

The wheat samples from each probe must be carefully emptied on the sampling cloth in parallel lines so that each portion may be examined. If the inspector finds the wheat is heating, infested with insects or otherwise obviously below the grade requirements, he shall immediately withhold recommendation of the collateral for a loan, and so inform the producer. The producer may fumigate, turn, clean, or otherwise condition such wheat so that it may be in acceptable condition at a later date.

If the wheat appears to be eligible for a loan, the inspector should, at once, thoroughly blend the various samples of wheat taken from the bin and a representative sample of this mixture shall be placed in the moisture-proof container and shipping bag supplied by the county committee. The total weight of the wheat sample and container must not exceed four pounds, which is the franking limit under Postal Regulations.

The Work Sheets should be inserted between the inner cellophane envelope containing the moisture sample and the Kraft envelope so that the forms will not absorb moisture from or impart moisture to the sample. The Kraft envelope containing the moisture sample should be placed inside of the canvas shipping bag, together with the remainder of the sample. Samples of wheat must be mailed the same day they are obtained.